

FIG. 1

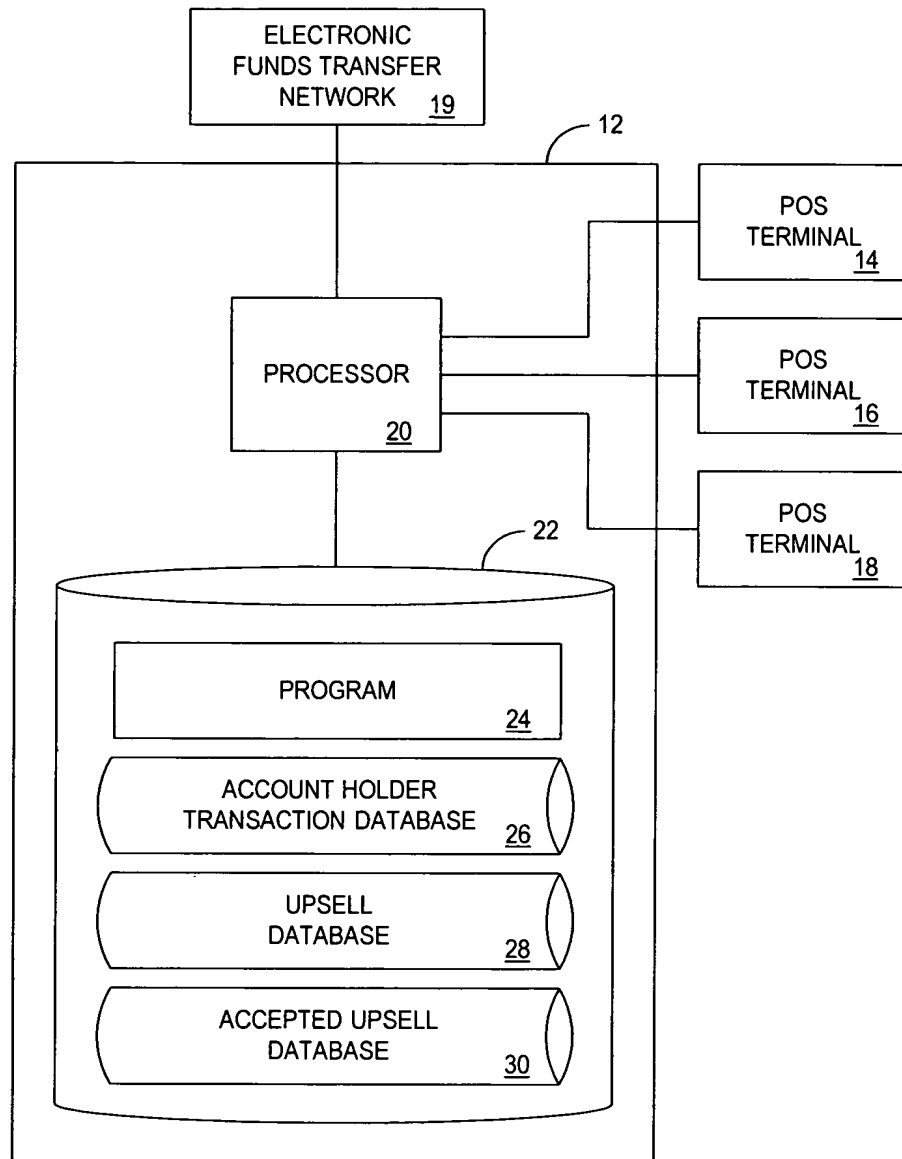


FIG. 2

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ACCOUNT IDENTIFIER 1111-1111-2222-2222							
TRANSACTION IDENTIFIER	TRANSACTION TYPE	DATE OF TRANSACTION	POST DATE	TRANSACTION AMOUNT	MERCHANT IDENTIFIER	ITEM IDENTIFIER	DESCRIPTION
1234560	PAYMENT RECEIVED	11/1/99	11/1/99	\$431.17	-	-	PAYMENT OF OCTOBER BILL
1234561	PURCHASE	11/17/99	11/19/99	\$60.00	5677	-	DINNER BILL
1234562	PURCHASE	11/17/99	11/18/99	\$183.25	7890	82550098	MEN'S SUIT
1234563	PURCHASE	11/18/99	11/21/99	\$17.48	1234	11223344	VIDEO TAPE
1234564	PURCHASE	11/22/99	11/24/99	\$219.00	5678	88765432	TELEVISION
1234565	PURCHASE	11/23/99	11/24/99	\$13.31	1234	11339988	VIDEO TAPE

FIG. 3

UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
A	2345	12345678	CUSTOMER NOT RECOGNIZED AS CURRENT MCI RECIPIENT	SWITCH TO MCI FOR TELEPHONE SERVICE	\$25 CASH BACK
B	6789	90123456	CUSTOMER NOT RECOGNIZED AS CURRENT CON ED RECIPIENT AND NOT PREVIOUSLY OFFERED CON ED SERVICES	SIGN UP FOR CON ED UTILITY SERVICES	FREE PURCHASE (NOT TO EXCEED \$100)
C	9988	78901234	PURCHASE INCLUDES MAGAZINE X	ONE YEAR SUBSCRIPTION TO MAGAZINE X	\$38.00 PRICE
D	7766	56789012	PURCHASE INCLUDES A SNOWBOARD	SKI RESORT SEASON PASS	\$500.00 PRICE
E	8901	34567890	TIME OF DAY IS BETWEEN 4:30PM AND 6:30 PM	\$5.00 OFF McDONALDS FOOD	\$4.50 PRICE
F	5544	88112233	NOT PREVIOUSLY OFFERED PRODUCT Z	PRODUCT Z	\$6.00 PRICE

FIG. 4

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ACCOUNT IDENTIFIER 1111-1111-2222-2222				102
DATE 110	OFFERED UPSELL IDENTIFIER 112	ACCEPTED 114	TRANSACTION IDENTIFIER 116	
11/22/99	C	YES	1234567	104
11/22/99	E	NO	1234568	106
11/23/99	F	NO	1234569	108

FIG. 5

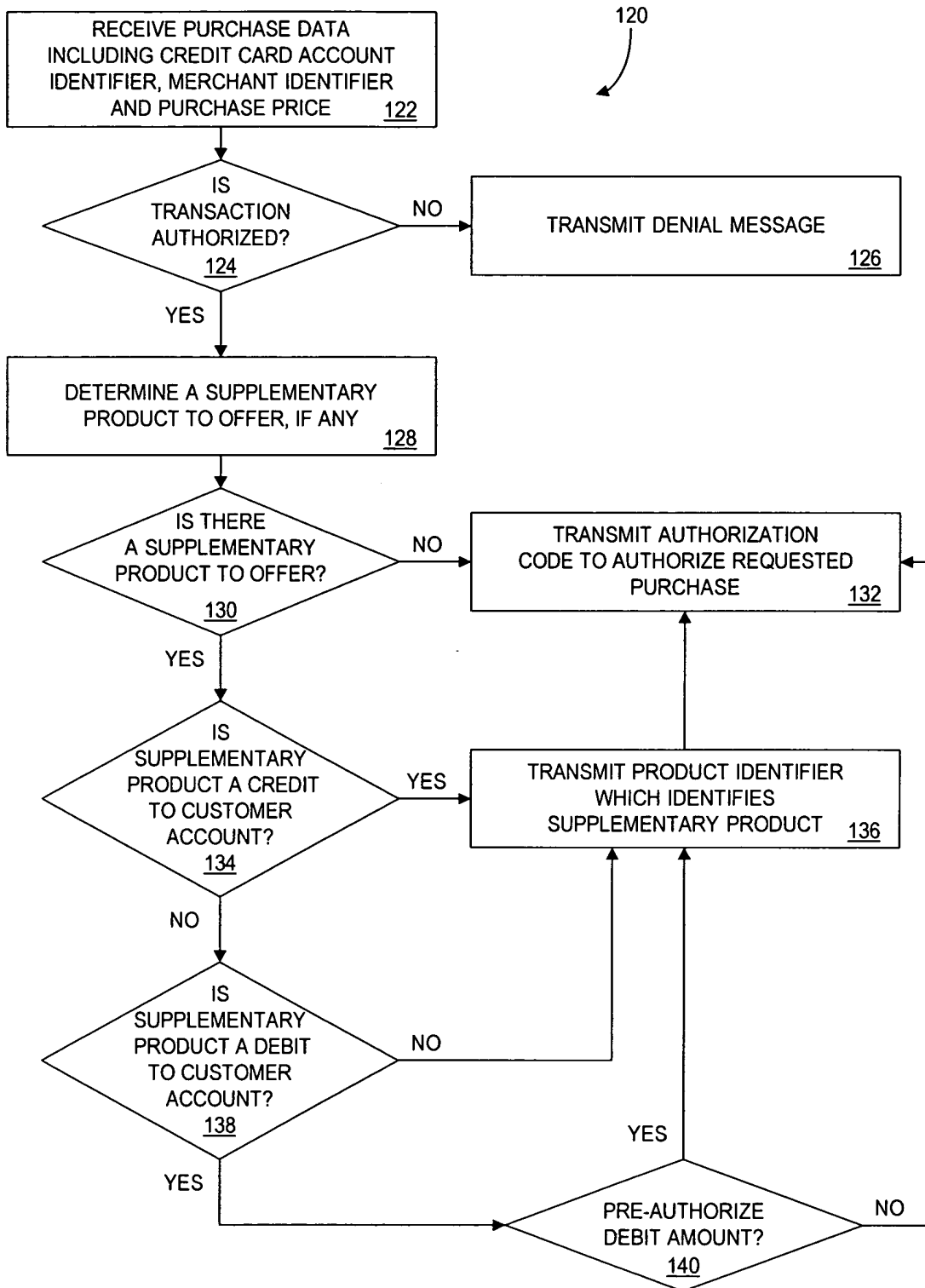


FIG. 6

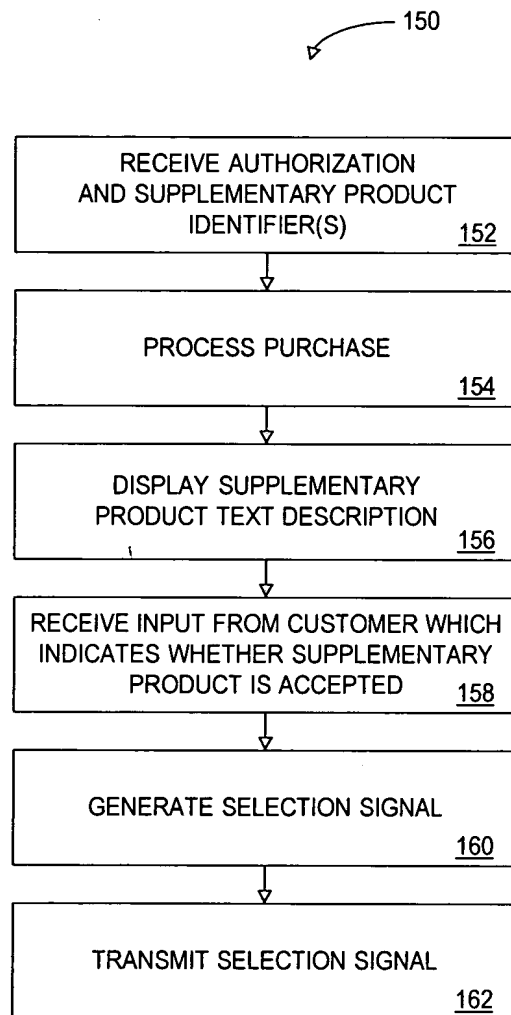


FIG. 7

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UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
A	2345	12345678	CUSTOMER NOT RECOGNIZED AS CURRENT MCI RECIPIENT	SWITCH TO MCI FOR TELEPHONE SERVICE	\$25 CASH BACK

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ACCOUNT OWNER	BALANCE ADJUSTMENT TYPE	ADJUSTMENT AMOUNT
2345	DEBIT	\$25.00
8888	CREDIT	\$25.00

212

214

215

ACCOUNT IDENTIFIER 1111-1111-2222-2222							42
TRANSACTION IDENTIFIER 56	TRANSACTION TYPE 58	DATE OF TRANSACTION 60	POST DATE 62	TRANSACTION AMOUNT 64	MERCHANT IDENTIFIER 66	ITEM IDENTIFIER 68	DESCRIPTION 70
1234564-A	UPSELL PAYMENT	11/22/99	11/24/99	\$25.00	8888	A	PAYMENT FOR UPSELL A

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FIG. 8

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UPSELL IDENTIFIER 91	MERCHANT IDENTIFIER 92	FINANCIAL ACCOUNT 93	UPSELL CONDITION 94	UPSELL 96	ADJUSTMENT VALUE 98
B	6789	90123456	CUSTOMER NOT RECOGNIZED AS CURRENT CON ED RECIPIENT AND NOT PREVIOUSLY OFFERED CON ED SERVICES	SIGN UP FOR CON ED UTILITY SERVICES	FREE PURCHASE (NOT TO EXCEED \$100)

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220

ACCOUNT OWNER	BALANCE ADJUSTMENT TYPE	ADJUSTMENT AMOUNT
6789	DEBIT	\$32.00
1111-1111-2222-2222	CREDIT	\$32.00

222

224

225

226

ACCOUNT IDENTIFIER 90123456								42
TRANSACTION IDENTIFIER 56	TRANSACTION TYPE 58	DATE OF TRANSACTION 60	POST DATE 62	TRANSACTION AMOUNT 64	MERCHANT IDENTIFIER 66	ITEM IDENTIFIER 68	DESCRIPTION 70	
8765432-B	UPSELL	11/18/99	11/18/99	\$32.00	1111-1111-2222-2222	-	PAYMENT FOR UPSELL B	

FIG. 9

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UPSELL IDENTIFIER	MERCHANT IDENTIFIER	FINANCIAL ACCOUNT	UPSELL CONDITION	UPSELL	ADJUSTMENT VALUE
<u>91</u> E	<u>92</u> 8901	<u>93</u> 34567890	<u>94</u> TIME OF DAY IS BETWEEN 4:30 PM AND 6:30 PM	<u>96</u> \$5.00 OFF McDONALDS FOOD	<u>98</u> \$4.50 PRICE

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230

ACCOUNT OWNER	BALANCE ADJUSTMENT TYPE	ADJUSTMENT AMOUNT
7777	DEBIT	\$4.50
8901	CREDIT	\$4.50

232

234

235

ACCOUNT IDENTIFIER 34567890							<u>42</u>
TRANSACTION IDENTIFIER	TRANSACTION TYPE	DATE OF TRANSACTION	POST DATE	TRANSACTION AMOUNT	MERCHANT IDENTIFIER	ITEM IDENTIFIER	DESCRIPTION
<u>56</u> 99887766-E	<u>58</u> UPSELL	<u>60</u> 11/10/99	<u>62</u> 11/12/99	<u>64</u> -\$4.50	<u>66</u> 1111-1111- 2222-2222	<u>68</u> .	<u>70</u> PAYMENT FOR UPSELL E

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FIG. 10

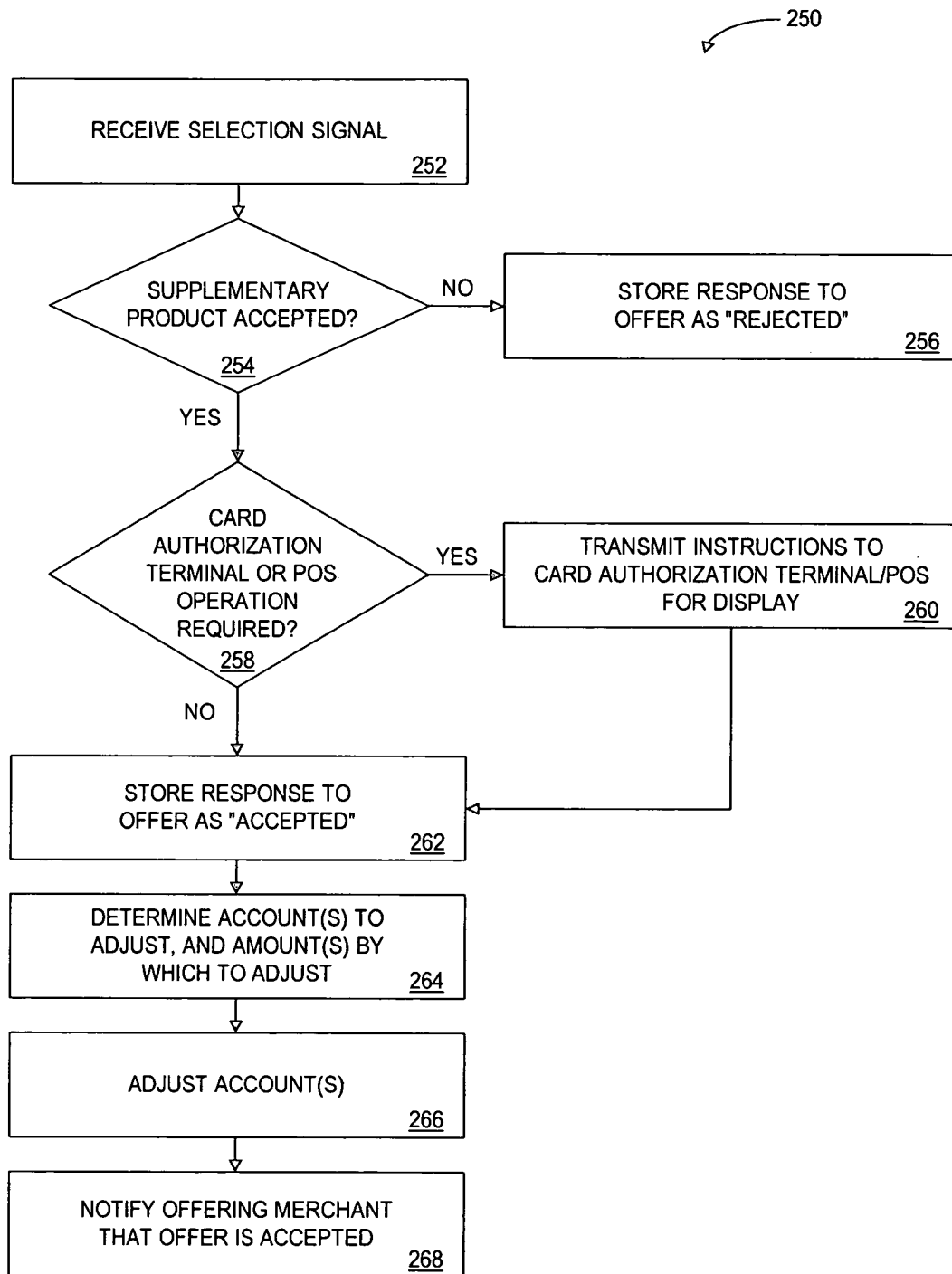


FIG. 11